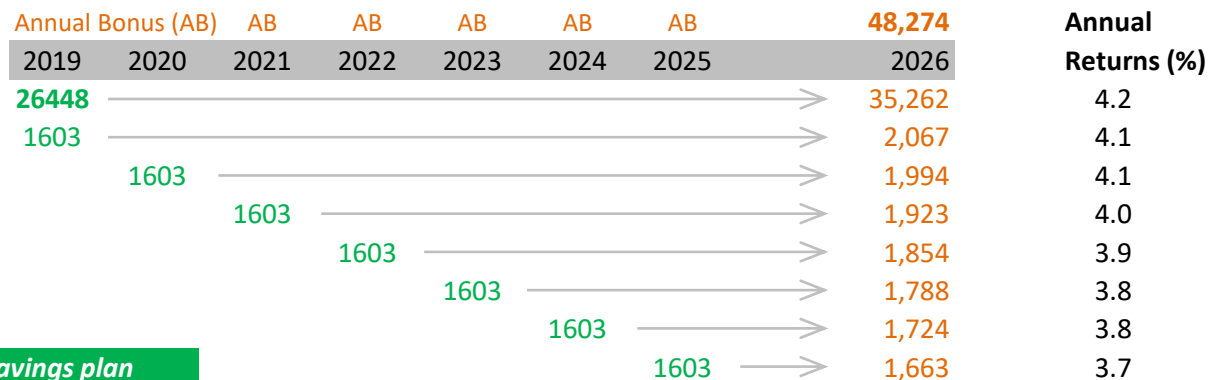


Policy: P30936119 **Issue Date:** 24-Dec-05 **Terms to Maturity:** 7 yrs 11 mths **Annual Premium:** \$1,603.20
Type: AERP **Maturity Date:** 24-Dec-26 **Price Discount Rate:** 3.7% **Next Due Date:** 24-Dec-19

Current Maturity Value:	\$48,274	Date	Initial Sum
Cash Benefits:	\$0	24-Jan-19	\$26,448
Final lump sum:	\$48,274	24-Feb-19	\$26,528
		24-Mar-19	\$26,609

MV 48,274



Funds put into savings plan

Remarks:

Regular Premium Base Plan

Please refer below for more information

Policy: P30936119 **Issue Date:** 24-Dec-05 **Terms to Maturity:** 7 yrs 11 mths **Annual Premium:** \$3,603.20
Type: AE **Maturity Date:** 24-Dec-26 **Price Discount Rate:** 3.7% **Next Due Date:** 24-Dec-19

Current Maturity Value:	\$64,059	Accumulated Cash Benefit:	\$0	Date	Initial Sum
Cash Benefits:	\$15,785	Annual Cash Benefits:	\$2,000	24-Jan-19	\$26,448
Final lump sum:	\$48,274	Cash Benefits Interest Rate:	3%	24-Feb-19	\$26,528
				24-Mar-19	\$26,609

MV 64,059

Annual Bonus (AB)	AB	AB	AB	AB	AB	AB	48,274	Annual Returns (%)
2019	2020	2021	2022	2023	2024	2025	2026	
26448							35,262	4.2
1603							2,067	4.1
2000	1603						1,994	4.1
	2000	1603					1,923	4.0
		2000	1603				1,854	3.9
			2000	1603			1,788	3.8
				2000	1603		1,724	3.8
					2000	1603	1,663	3.7
						2000	15,785	

Funds put into savings plan

Cash Benefits

Remarks:
 Option to put in additional \$2000 annually at 3% p.a.
 This portion of your savings can be withdrawn, discontinued and resumed anytime
 You can even use it to fund future premiums from 2023 onwards

Please refer below for more information

Notes:

This product is underwritten by the respective insurance company.

The Maturity Value is from the latest bonus statement or revised benefit illustration provided by the insurance company. It consists of both guaranteed portion (declared) and non-guaranteed portion (i.e. future annual bonuses and maturity bonuses).

The Price Discount Rate is the rate at which the Maturity Value and the future premiums payable have been discounted to calculate the Initial Sum and does not represent the rate of returns.

This illustration is for reference only and it is not a contract of insurance.
It is not intended to provide any financial advice or constitute as an offer to purchase.
Please refer to the actual policy document for the exact terms and conditions.